

Amendments to the Claims

Please enter the following amendments to the claims:

Listing of Claims:

1. (Currently Amended) A system for processing an accounts receivable check transaction involving a merchant, comprising:

a location-base device associated with the merchant wherein the location-base device facilitates a conversion of the accounts receivable check to a corresponding electronic file without having the merchant determine whether or not the accounts receivable check is eligible for subsequent electronic processing and wherein the electronic file includes a tag that indicates the type of the accounts receivable check; and

a check processing service communicationally linked to the location-base device to receive from the location-base device the electronic file wherein the check processing service processes the electronic file in two or more different manners depending on the type of the accounts receivable check as indicated by the tag, wherein the two or more different manners comprise printing an image associated with the accounts receivable check from the electronic file, and subsequently processing the printed image via a federal clearing house for checks that are not eligible for the subsequent electronic processing.
2. (Original) The system of claim 1, wherein the location-base device comprises a point-of-sale device.
3. (Original) The system of claim 2, wherein the point of sale device is configured to prompt the merchant to scan a plurality of accounts receivable checks without having to determine whether the checks are electronically processable.

4. (Currently Amended) The system of claim 3 1, wherein the check processing service's two or more manners of processing the electronic file includes electronic processing of the electronic file via an automated clearing house for checks that are eligible for the subsequent electronic processing.

5. (Canceled)

6. (Original) The system of claim 1, wherein the check processing service's processing of the electronic file further comprises a determination of whether to authorize or decline the check transaction.

7. (Original) The system of claim 6, wherein determining whether to authorize or decline the check transaction includes performing a risk assessment of the check transaction.

8. (Original) The system of claim 6, wherein determining whether to authorize or decline the check transaction depends at least to some degree on a level of service subscribed by the merchant wherein the level of service includes the check processing service guaranteeing or purchasing check transactions it authorizes thereby assuming at least some of the risk associated with the check transaction.

9. (Currently Amended) A method for processing a check transaction involving a merchant, the method comprising:

processing a check via a location-base device associated with the merchant without having the merchant determine whether the check is eligible for subsequent electronic processing wherein the location-base device converts the check to an electronic file;

transferring the electronic file from the location-base device to a check processing service configured to process check transactions; and

processing the electronic file in ~~a- one or more~~ selected manners depending on the type of the check associated with the electronic file thereby allowing an accounts receivable check to be converted to a corresponding electronic file whether or not that accounts receivable check can be subsequently processed electronically, wherein the selected manners comprise at least one of printing an image associated with the accounts receivable check from the electronic file by the check processing service and subsequently processing the printed image via a federal clearing house for checks that are not eligible for the subsequent electronic processing.

10. (Original) The method of claim 9, wherein the location-base device comprises a point-of-sale device.

11. (Original) The method of claim 10, wherein the conversion of the accounts receivable check comprises scanning of at least a portion of the accounts receivable check.

12. (Original) The method of claim 11, wherein the conversion of the accounts receivable check further comprises prompting for and obtaining information from the merchant to facilitate the subsequent processing of the accounts receivable check.

13. (Original) The method of claim 12, wherein the information includes the type of the accounts receivable check to thereby allow the corresponding electronic file to be tagged accordingly.

14. (Canceled)

15. (Currently Amended) The method of claim 14-9, wherein the at least one or more of the selected manners of processing the electronic file comprises the check processing service processing the electronic file electronically via an automated clearing house for checks that are eligible for the subsequent electronic processing.

16. (Canceled)

17. (Currently Amended) The method of claim ~~14~~9, wherein the check processing service's processing of the electronic file further comprises a determination of whether to authorize or decline the check transaction.

18. (Original) The method of claim 17, wherein determining whether to authorize or decline the check transaction includes performing a risk assessment of the check transaction.

19. (Original) The method of claim 18, wherein the risk assessment includes a determination of a risk score associated with the check transaction.

20. (Original) The method of claim 17, wherein determining whether to authorize or decline the check transaction depends at least to some degree on a level of service subscribed by the merchant.

21. (Original) The method of claim 20, wherein the level of service includes the check processing service guaranteeing or purchasing check transactions it authorizes thereby assuming at least some of the risk associated with the check transaction.

22. (Currently Amended) A system for processing a financial transaction involving a merchant, comprising:

a location-base device that facilitates a conversion of a payment to an electronic file without having the merchant determine whether the payment can be processed subsequently in an electronic manner; and

a processing service that processes the electronic file in ~~a one or more~~ selected manners depending on the type of the payment associated with the electronic file, wherein the one or more selected manners comprise at least one of printing an image associated with the payment from the electronic file, and subsequently processing the printed image via a federal clearing house for checks that are not eligible for the subsequent electronic processing, thereby allowing

an accounts receivable payment to be converted to a corresponding electronic file whether or not that accounts receivable payment can be subsequently processed electronically.

23. (Original) The system of claim 22, wherein the financial transaction comprises a check transaction.

24. (Original) The system of claim 23, wherein the location-base device comprises a point-of-sale device.

25. (Original) The system of claim 24, wherein the conversion of an accounts receivable check comprises scanning of at least a portion of the accounts receivable check.

26. (Original) The system of claim 25, wherein the conversion of the accounts receivable check further comprises prompting for and obtaining information from the merchant to facilitate the subsequent processing of the accounts receivable check.

27. (Original) The system of claim 26, wherein the information includes the type of the accounts receivable check to thereby allow the corresponding electronic file to be tagged accordingly.

28. (Original) The system of claim 22, wherein the processing service is communicably linked to the location-base device to allow transfer of the electronic file for further processing.

29. (Currently Amended) The system of claim ~~28~~22, wherein the one or more selected manners of processing the electronic file comprises the processing service processing the electronic file electronically via an automated clearing house for payments that can be processed subsequently in an electronic manner.

30. (Canceled)

31. (Currently Amended) The system of claim ~~28-22~~, wherein the processing service further determines whether to authorize or decline the financial transaction.

32. (Original) The system of claim 31, wherein determining whether to authorize or decline the financial transaction includes performing a risk assessment of the financial transaction.

33. (Original) The system of claim 32, wherein the risk assessment includes a determination of a risk score associated with the financial transaction.

34. (Original) The system of claim 31, wherein determining whether to authorize or decline the financial transaction depends at least to some degree on a level of service subscribed by the merchant.

35. (Original) The system of claim 34, wherein the level of service includes the processing service guaranteeing or purchasing financial transactions it authorizes thereby assuming at least some of the risk associated with the financial transaction.

36. (Currently Amended) A method for processing a financial transaction involving a merchant, the method comprising:

processing a payment via a location-base device associated with the merchant without having the merchant determine whether the payment can be processed subsequently in an electronic manner wherein the location-base device converts the payment to an electronic file;
transferring the electronic file from the location-base device to a processing service that is configured to process financial transactions; and

processing the electronic file in ~~a-one or more~~ selected manners depending on the type of the payment associated with the electronic file, wherein the one or more selected manners of processing the electronic file comprises at least one of generating by the processing service a

printed document associated with the payment from the electronic file, and subsequently processing the printed document via a federal clearing house for payments that cannot be processed subsequently in an electronic manner, thereby allowing an accounts receivable payment to be converted to a corresponding electronic file whether or not that accounts receivable payment can be subsequently processed electronically.

37. (Original) The method of claim 36, wherein the financial transaction comprises a check transaction.

38. (Original) The method of claim 37, wherein the location-base device comprises a point-of-sale device.

39. (Original) The method of claim 38, wherein the conversion of an accounts receivable check comprises scanning of at least a portion of the accounts receivable check.

40. (Original) The method of claim 39, wherein the conversion of the accounts receivable check further comprises prompting for and obtaining information from the merchant to facilitate the subsequent processing of the accounts receivable check.

41. (Original) The method of claim 40, wherein the information includes the type of the accounts receivable check to thereby allow the corresponding electronic file to be tagged accordingly.

42. (Canceled)

43. (Currently Amended) The method of claim ~~42~~36, wherein at least one of the one or more selected manners of processing the electronic file comprises the processing service processing the electronic file electronically via an automated clearing house for payments that can be processed subsequently in an electronic manner.

44. (Canceled)

45. (Currently Amended) The method of claim ~~42-36~~, wherein processing the electronic file further comprises the processing service determining whether to authorize or decline the financial transaction.

46. (Original) The method of claim 45, wherein determining whether to authorize or decline the financial transaction includes performing a risk assessment of the financial transaction.

47. (Original) The method of claim 46, wherein the risk assessment includes a determination of a risk score associated with the financial transaction.

48. (Original) The method of claim 45, wherein determining whether to authorize or decline the financial transaction depends at least to some degree on a level of service subscribed by the merchant.

49. (Original) The method of claim 48, wherein the level of service includes the processing service guaranteeing or purchasing financial transactions it authorizes thereby assuming at least some of the risk associated with the financial transaction.

50. (Currently Amended) A system for performing a financial transaction, comprising:

a first means for converting a payment into an electronic file; and

a second means for selectively processing the electronic file to allow an accounts receivable payment to be converted to a corresponding electronic file whether or not that accounts receivable payment can be subsequently processed electronically, wherein the second means comprises

a means for transferring the electronic file from a location-base device to a processing service that is configured to process financial transactions,

_____ a means for generating a printed document associated with the payment from the electronic file, and

_____ a means for subsequently processing the printed document via a federal clearing house for payments that cannot be processed subsequently in an electronic manner.

51. (Original) The system of claim 50, wherein the financial transaction comprises a check transaction.

52. (Original) The system of claim 51, wherein the first means includes use of a location-base device to convert an accounts receivable check to its corresponding electronic file.

53. (Original) The system of claim 52, wherein the first means further comprises obtaining information to facilitate the subsequent processing of the accounts receivable check.

54. (Canceled)

55. (Currently Amended) The system of claim ~~54~~ 50, wherein the second means includes means for processing the electronic file electronically via an automated clearing house for payments that can be processed subsequently in an electronic manner.

56. (Canceled)

57. (Currently Amended) The system of claim ~~54~~ 50, wherein the second means further determines whether to authorize or decline the financial transaction.

58. (Original) The system of claim 57, wherein determining whether to authorize or decline the financial transaction includes performing a risk assessment of the financial transaction.

59. (Original) The system of claim 58, wherein the risk assessment includes a determination of a risk score associated with the financial transaction.

60. (Original) The system of claim 57, wherein determining whether to authorize or decline the financial transaction depends at least to some degree on a level of service subscribed by the merchant.

61. (Original) The system of claim 60, wherein the level of service includes the processing service guaranteeing or purchasing financial transactions it authorizes thereby assuming at least some of the risk associated with the financial transaction.